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Amendments to the Specification:

Please replace the paragraph beginning at page 7, line 14, with the following rewritten paragraph:

In order to access the e-LMO Fast Track system, the user clicks on the "Workout" button 74 or, alternatively, on the "Workout" box 80 in the navigation bar 82 at the left of the web page 70. Selecting "Workout" brings up the web page 90 shown in Fig. 5. This web page 90 is the home page for the e-LMO Fast Track system. The loan servicer's name appears in the salutation 92 at the top of the page.

Please replace the paragraph beginning at page 13, line 3, with the following rewritten paragraph:

A number of Customer Information Control System ("CICS") interfaces [172]174-178 are provided between the storage devices 164-170 and the e-LMO Fast Track software 160. These interfaces [172]174-178 ensure the compatibility of data formats, field requirements, and the like. The CICS interfaces include an REO Extract interface [172]174 for extracting data from the storage devices, a Lender-Investor Relationship Setup interface [174]176 for setting up relationships between lenders and inventors, and an REO update interface [176]178 for updating information in the REO mainframe.

Please replace the paragraph beginning at page 13, line 10, with the following rewritten paragraph:

As shown in Fig. 11, the Property Valuation System 180 and e-Wards System 182 are external to the e-LMO Fast Track system and are illustrated as being outside of the firewall 184.

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However, in an alternative embodiment of the invention, certain components of the Property Valuation System 180 are brought within the firewall for integration into the operations of the REO mainframe.